

Whereas Daniel Patrick Moynihan served as the United States Permanent Representative to the United Nations from 1975 to 1976;

Whereas Daniel Patrick Moynihan served the people of New York with distinction for 24 years in the United States Senate; and

Whereas Daniel Patrick Moynihan was the author of countless books and scholarly articles which contributed enormously to the intellectual vigor of the nation: Now, therefore, be it

Resolved, That the Senate has heard with profound sorrow and deep regret the announcement of the death of the Honorable Daniel Patrick Moynihan, former member of the United States Senate.

Resolved, That the Secretary of the Senate communicate these resolutions to the House of Representatives and transmit an enrolled copy thereof to the family of the deceased;

Resolved, That when the Senate adjourns today, it stand adjourned as a further mark of respect to the memory of the Honorable Daniel Patrick Moynihan.

UNANIMOUS CONSENT AGREEMENT—H.R. 1307

Mr. FRIST. Mr. President, I ask unanimous consent that on Thursday, March 27, at 11 a.m., the Senate proceed to the consideration of H.R. 1307, the military tax bill, that there be 3 hours of debate equally divided between the chairman and ranking member of the Finance Committee; further, that the only amendment in order be a Grassley substitute which is the text of calendar item No. 11, S. 351; that at the expiration or yielding back of time, the amendment be adopted, the bill, as amended, be read a third time, and the Senate proceed to a vote, with no intervening action or debate.

The PRESIDING OFFICER. Without objection, it is so ordered.

MEASURE HELD AT THE DESK—S. CON. RES. 30

Mr. FRIST. Mr. President, I ask unanimous consent that S. Con. Res. 30, which was submitted earlier today by Senators LUGAR and BIDEN, be held at the desk.

The PRESIDING OFFICER. Without objection, it is so ordered.

MEASURES READ THE FIRST TIME—S. 711, S. 712, S. 718, S. 721

Mr. FRIST. Mr. President, I understand the following bills are at the desk, and I ask that they be read for the first time, en bloc: S. 711, S. 712, S. 718, and S. 721.

The PRESIDING OFFICER. The clerk will state the bills by title.

The legislative clerk read as follows:

A bill (S. 711) to amend title 37, United States Code, to alleviate delay in the payment of the Selected Reserve reenlistment bonus to members of Selective Reserve who are mobilized.

A bill (S. 712) to amend title 10, United States Code, to provide Survivor Benefit Plan annuities for surviving spouses of Reserves not eligible for retirement who die from a cause incurred or aggravated while on inactive-duty training.

A bill (S. 718) to provide a monthly allotment of free telephone calling time to mem-

bers of the United States Armed Forces stationed outside the United States who are directly supporting military operations in Iraq or Afghanistan.

A bill (S. 721) to amend the Internal Revenue Code of 1986 to expand the combat zone income tax exclusion to include income for the period of transit to the combat zone and to remove the limitation on such exclusion for commissioned officers, and for other purposes.

Mr. FRIST. Mr. President, I now ask for their second reading and object to further proceeding on these matters, en bloc.

The PRESIDING OFFICER. Objection is heard.

THE CALENDAR

Mr. FRIST. Mr. President, I ask unanimous consent that the Senate proceed to the immediate consideration of the following calendar items en bloc: No. 45, S. Res. 48; No. 46, S. Res. 52; No. 47, S. Res. 58.

The PRESIDING OFFICER. Without objection, it is so ordered.

The clerk will state the resolutions by title.

The legislative clerk read as follows:

A resolution (S. Res. 48) designating April 2003 as "Financial Literacy For Youth Month."

A resolution (S. Res. 52) recognizing the social problems of child abuse and neglect, and supporting efforts to enhance public awareness of the problem.

A resolution (S. Res. 58) expressing the sense of the Senate that the President should designate the week beginning June 1, 2003, "National Citizen Soldier Week."

There being no objection, the Senate proceeded to consider the resolutions en bloc.

Mr. FRIST. Mr. President, I ask unanimous consent that the amendments to the resolutions, where applicable, be agreed to, the resolutions, as amended, if amended, be agreed to, the preambles be agreed to, the motions to reconsider be laid upon the table en bloc, and that any statements relating to these matters be printed in the RECORD.

The PRESIDING OFFICER. Without objection, it is so ordered.

The resolution (S. Res. 48) was agreed to.

The preamble was agreed to.

The resolution, with its preamble, reads as follows:

S. RES. 48

Whereas the percentage of income used for household debt payments, including mortgages, credit cards, and student loans, rose to the highest level in more than a decade in 2001 and remained at 14 percent in 2002;

Whereas consumer bankruptcies in 2001 increased 19 percent over those in the previous year, exceeding the previous high reached in 1998, and the rate of filings did not slacken during the first 9 months of 2002;

Whereas personal savings as a percentage of Gross Domestic Product decreased from 7.5 percent in the early 1980s to 2.4 percent in 2002;

Whereas approximately 40,000 Americans, the "unbanked", are not using mainstream, insured financial institutions;

Whereas home foreclosures in 2002 reached the highest rate in 30 years;

Whereas 55 percent of college students acquire their first credit card during their first year in college, and 83 percent of college students have at least 1 credit card;

Whereas 45 percent of college students are in credit card debt, with the average debt being \$3,066;

Whereas only 26 percent of 13- to 21-year-olds reported that their parents actively taught them how to manage money;

Whereas a 2002 study by the JumpStart Coalition for Personal Financial Literacy found that high school seniors know even less about credit cards, retirement funds, insurance, and other personal finance basics than seniors did 5 years ago;

Whereas a 2002 survey by the National Council on Economic Education found that a decreasing number of States include personal finance in their education standards for students in grades K-12;

Whereas a greater understanding and familiarity with financial markets and institutions will lead to increased economic activity and growth;

Whereas financial literacy empowers individuals to make wise financial decisions and reduces the confusion of an increasingly complex economy;

Whereas personal financial management skills and long-lived habits develop during childhood;

Whereas personal financial education is essential to ensure that our youth are prepared to manage money, credit, and debt, and become responsible workers, heads of households, investors, entrepreneurs, business leaders, and citizens; and

Whereas the JumpStart Coalition for Personal Financial Literacy, its State affiliates, and its partner organizations have designated each April as "Financial Literacy for Youth Month", the goal of which is to educate the public about the need for increased financial literacy for youth in America: Now, therefore, be it

Resolved, That the Senate—

(1) designates April 2003 as "Financial Literacy for Youth Month" to raise public awareness about the need for increased financial literacy in our schools and the serious problems that may be associated with a lack of understanding about personal finances; and

(2) requests that the President issue a proclamation calling on the Federal Government, States, localities, schools, nonprofit organizations, businesses, other entities, and the people of the United States to observe the month with appropriate programs and activities.

The resolution (S. Res. 52), as amended, was agreed to.

The preamble was agreed to.

The resolution, with its preamble, reads as follows:

[Omit the part in bold brackets and insert the part printed in *italic*]

S. RES. 52

Whereas approximately 3,000,000 reports of suspected or known child abuse and neglect involving 5,000,000 American children are made to child protective service agencies each year;

Whereas 588,000 American children are unable to live safely with their families and are placed in foster homes and institutions;

Whereas it is estimated that more than 1,200 children, 85 percent of whom are under the age of 6 years and 44 percent of whom are under the age of 1 year, lose their lives as a direct result of abuse and neglect every year in America;

Whereas this tragic social problem results in human and economic costs due to its relationship to crime and delinquency, drug and